

**Information to identify the case:**

Debtor 1	<u>Lizette Cortes</u>	Social Security number or ITIN	xxx-xx-7816
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-19567-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lizette Cortes  
aka Lizette Betista

12/22/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lizette Cortes  
Debtor

Case No. 20-19567-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 22, 2021

Form ID: 318

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:

Recip ID	Recipient Name and Address
db	+ Lizette Cortes, 5610 Hunter Court, Millville, NJ 08332-1718
aty	+ Sklar Law LLC, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034-2634
cr	+ HOME POINT FINANCIAL CORPORATION, RAS CITRON, LLC, 130 CLINTON RD #202, FAIRFIELD., NJ 07004-2927
acc	+ Robert N. Snyder, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Rd, Suite 105B, Voorhees, NJ 08043-4376
519255338	+ Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518927019	+ Aurea Cortes, 912 Louis Drive, Millville, NJ 08332-3950
518927021	+ Banfield Pet Hospital, 2135 Route 38, Suite B, Cherry Hill, NJ 08002-2001
518927029	+ Dept of Treasury-Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518927030	+ Endoscopy Center Of South Jersey, 602 W Sherman Ave, Vineland, NJ 08360-7054
519074865	Home Point Financial Corporation, 1511 Luna Rd Suite, 300 Suite 300, Farmers Branch, TX 75234
518927042	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519132065	+ State of New Jersey, Dept of Treasury-Division of Taxation, P O Box 245, Trenton, NJ 08695-0245
518927046	+ TRAF GROUP/A-1 COLLECTIONS, 2297 STATE HIGHWAY 33, STE 906, Trenton, NJ 08690-1717

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: pmarraffa@standingtrustee.com	Dec 22 2021 20:34:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 22 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 22 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518927018	EDI: WFFC.COM	Dec 23 2021 01:28:00	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
519110297	EDI: GMACFS.COM	Dec 23 2021 01:23:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518927017	EDI: GMACFS.COM	Dec 23 2021 01:23:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
518927020	+ Email/Text: bk@avant.com	Dec 22 2021 20:35:00	Avant, 222 N. Lasalle St. Suite 1700, Chicago, IL 60601-1101
518927022	EDI: BANKAMER.COM	Dec 23 2021 01:23:00	Bank Of America, 4060 Ogletown Stanton Rd, Newark, DE 19713
518927023	+ EDI: TSYS2	Dec 23 2021 01:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Dec 22, 2021

Form ID: 318

Total Noticed: 44

519039155	EDI: CITICORP.COM	Dec 23 2021 01:23:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518927024	+ EDI: CITICORP.COM	Dec 23 2021 01:23:00	Citicards cbna, 5800 South Corporate Pl, Sioux Falls, SD 57108-5027
518927026	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2021 20:47:00	Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273
518927031	+ EDI: AMINFOFP.COM	Dec 23 2021 01:28:00	First Premier, 3820 N. Lousie Ave, Sioux Falls, SD 57107-0145
518927034	+ EDI: IIC9.COM	Dec 23 2021 01:28:00	IC System, PO Box 64378, St Paul, MN 55164-0378
518927027	EDI: IRS.COM	Dec 23 2021 01:28:00	Department of the Treasury, Internal Revenue Service, ACS Support Stop 5050, PO BOX 219236, Kansas City, MO 64121
518927038	EDI: JPMORGANCHASE	Dec 23 2021 01:23:00	JPMCB-Card Services, 301 Walnut St Floor 09, Wilmington, DE 19801
519040722	+ Email/Text: RASEBN@raslg.com	Dec 22 2021 20:34:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518927039	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2021 20:46:58	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
519037760	+ EDI: MID8.COM	Dec 23 2021 01:28:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518927040	+ EDI: MID8.COM	Dec 23 2021 01:28:00	Midland Credit Managment, 350 Camino Del La Reina Ste 100, San Diego, CA 92108-3007
518927041	+ EDI: MID8.COM	Dec 23 2021 01:28:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
519065358	+ EDI: MID8.COM	Dec 23 2021 01:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518927043	Email/Text: signed.order@pfwattorneys.com	Dec 22 2021 20:34:00	Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
519074671	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2021 20:47:04	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
519024766	EDI: Q3G.COM	Dec 23 2021 01:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519044931	EDI: Q3G.COM	Dec 23 2021 01:28:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
518927044	+ EDI: RMSC.COM	Dec 23 2021 01:23:00	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
519065370	+ EDI: RMSC.COM	Dec 23 2021 01:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518927593	+ EDI: RMSC.COM	Dec 23 2021 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518927045	EDI: RMSC.COM	Dec 23 2021 01:23:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
518927025	EDI: WFNNB.COM	Dec 23 2021 01:28:00	comenitycapital/boscovs, PO Box 182120, Columbus, OH 43218-2120

TOTAL: 31

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Dec 22, 2021

Form ID: 318

Total Noticed: 44

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518927028	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Department of the Treasury, Internal Revenue Service, ACS Support Stop 5050, PO Box 219236, Kansas City, MO 64121
518927037	*	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
518927035	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518927036	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
518927032	##+	Gastroenterology Group Of South Jersey, 602 W. Sherman Ave, Vineland, NJ 08360-7054
518927033	##+	Home Point Financial, 9190 Priority Way W Dr Ste 300, Indianapolis, IN 46240-1437

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

Name	Email Address
Andrew Sklar	on behalf of Trustee Andrew Sklar andy@sklarlaw.com kathleen@sklarlaw.com
Andrew Sklar	andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor HOME POINT FINANCIAL CORPORATION hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Seymour Wasserstrum	on behalf of Debtor Lizette Cortes mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Sindi Mncina	on behalf of Creditor HOME POINT FINANCIAL CORPORATION smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10